

BMHSAS MH Teleconference website:

[http://dhfs.wisconsin.gov/MH\\_BCMH/Teleconference/TeleconferenceSch.htm](http://dhfs.wisconsin.gov/MH_BCMH/Teleconference/TeleconferenceSch.htm)

## Protecting Your Finances

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- I. Brief Introduction
- II. Understanding The Sources of Debt
  - a. Credit Cards Today
  - b. ATM & Debit Cards
  - c. Cultural Reasons
  - d. Changing Technology
  - e. Lack of Financial Literacy
  - f. Financial Setbacks
  - g. Overspending
- III. Predatory Lending
  - a. Cash stores
  - b. Mortgage Brokers
- IV. Senior Citizens & Credit
  - a. Cease Letters
- V. Case Scenarios
- VI. Questions

### Website Resources

[www.annualcreditreport.com](http://www.annualcreditreport.com) provides a free credit report annually  
[www.bankrate.com](http://www.bankrate.com) provides consumer information  
[www.nfcc.org](http://www.nfcc.org) provides a list of approved credit counselors  
[www.ftc.org](http://www.ftc.org) provides consumer information regarding fees, etc.  
[www.hud.gov](http://www.hud.gov) provides housing information through Housing Urban Development including a list of housing counseling agencies